

Information to identify the case:

Debtor 1 Lawrence M. Connelly
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5642**

EIN ---

Debtor 2 Patricia Connelly
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1155**

EIN ---

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-20347-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lawrence M. Connelly
aka Larry M. Connelly

Patricia Connelly

8/5/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lawrence M. Connelly
 Patricia Connelly
 Debtors

Case No. 17-20347-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 33

Date Rcvd: Aug 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db/jdb
 cr +Lawrence M. Connelly, Patricia Connelly, 39 Chartiers Avenue, Braddock, PA 15104-1003
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14406514 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14357302 +Discover, PO Box 742655, Cincinnati, OH 45274-2655
 14368467 +Dollar Bank, PO Box 3969, Pittsburgh PA 15230-3969
 14357303 +Dollar Bank, PO Box 555, Pittsburgh, PA 15230-0555
 14357309 PNC Bank Visa, PO Box 3429, Pittsburgh, PA 15230-3429
 14415811 +PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-4982
 14357310 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
 14637210 +PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 14357312 Rankin Borough, c/o PA Municipal Services, 336 Delaware Avenue, Dept. U-019,
 Oakmont, PA 15139-2138
 14357313 +Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812
 14357314 +Sears, PO Box 6286, Sioux Falls, SD 57117-6286
 14357315 +Sunoco, PO Box 6406, Sioux Falls, SD 57117-6406
 14357316 +The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
 14357311 Woodland Hills S.D./Rankin Borough, c/o PA Municipal Services,
 336 Delaware Avenue, Dept W-62, Oakmont, PA 15139-2138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: BRCCRAWFORD.COM Aug 06 2020 07:33:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2020 04:17:17
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2020 04:17:17 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14401701 EDI: AIS.COM Aug 06 2020 07:38:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838

14357298 EDI: BANKAMER.COM Aug 06 2020 07:33:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886

14357300 +EDI: RMSC.COM Aug 06 2020 07:33:00 BP/SYNCB, PO Box 530942, Atlanta, GA 30353-0942

14357301 +EDI: CITICORP.COM Aug 06 2020 07:33:00 Citi, PO Box 6004, Sioux Falls, SD 57117-6004

14520906 EDI: Q3G.COM Aug 06 2020 07:33:00 Department Store National Bank, c/o Quantum3 Group LLC,
 PO Box 657, Kirkland, WA 98083-0657

14361843 EDI: DISCOVER.COM Aug 06 2020 07:33:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025

14519750 +E-mail/Text: kburkley@bernsteinlaw.com Aug 06 2020 04:18:27 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945

14358505 EDI: FORD.COM Aug 06 2020 07:38:00 Ford Motor Credit Company, LLC, P.O. Box 62180,
 Colorado Springs, CO 80962

14357304 +EDI: FORD.COM Aug 06 2020 07:38:00 Ford Credit, PO Box 542000, Omaha, NE 68154-8000

14664306 +EDI: IRS.COM Aug 06 2020 07:33:00 Internal Revenue Service, 1000 Liberty Ave Room 711B,
 Pittsburgh, PA 15222-4107

14357306 +EDI: RMSC.COM Aug 06 2020 07:33:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914

14411656 +EDI: MID8.COM Aug 06 2020 07:38:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011

14357307 +EDI: TSYS2.COM Aug 06 2020 07:33:00 Macy's, PO Box 8058, Mason, OH 45040-8058

14637224 EDI: PRA.COM Aug 06 2020 07:33:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr HTD Leasing, LLC, d/b/a Ford Motor Credit Company,
 cr PNC BANK, NATIONAL ASSOCIATION
 14357299* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)
 14357305* +Ford Credit, PO Box 542000, Omaha, NE 68154-8000
 14357308* +Macy's, PO Box 8058, Mason, OH 45040-8058

TOTALS: 3, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin
Form ID: 318

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Date Rcvd: Aug 05, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2020 at the address(es) listed below:

Garry Alan Masterson on behalf of Creditor HTD Leasing, LLC, d/b/a Ford Motor Credit Company, LLC pitecf@weltman.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Kenneth M. Steinberg on behalf of Joint Debtor Patricia Connelly julie.steidl@steidl-steinberg.com, kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Kenneth M. Steinberg on behalf of Debtor Lawrence M. Connelly julie.steidl@steidl-steinberg.com, kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8